REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1979

GEORGE NIGH
Governor

D.F. VAN HORN
Acting Bank Commissioner

REPORT

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1979

FOR THE FISCAL YEAR ENDING
June 30, 1979

D.F. VAN HORN
Acting Bank Commissioner

STATE OF OKLAHOMA

STATE BANKING DEPARTMENT

June 30, 1979

The Honorable George Nigh
Governor of the State of Oklahoma

Dear Governor Nigh:

The Annual Report of the State Bank Commissioner for the fiscal year ending June 30, 1979 is respectfully submitted. This Report is made pursuant to Title 6 O.S., Sec. 212, as amended by the 1975 Legislative Session, and is intended to serve as a source of general information.

The operations and responsibilities of the Department are necessarily being expanded to keep pace with the growth and involvements of the financial institutions of this State. An educational program is continuing to keep our examiners abreast in an ever changing environment.

The Report includes the factual information deemed advisable concerning these financial institutions, and the other responsibilities of the Department, together with data indicating the work load of the Department.

Respectfully,

D.F. Van Horn
Acting Bank Commissioner

PERSONNEL
(As of June 30, 1979)

Acting Bank Commissioner
Donald F. Van Horn

Senior Examiners
Randall Brooks
Dianne Daniels
Charles Griffith
Martha Koch
Joe R. Moore
Wayne Osborn
Earl L. Sparks
Marvin Stice
Betty Jo Thrower
Donald R. Thrower

Senior Assistants
Roger Ewerth
Jack E. Fenton
Harold A. Reel
Lewis H. Tew

Assistant Examiners
James Bredenger
James L. Burns
Patricia L. Casey
Mary Jane Gore
James Herring

Administrative Assistant
Elizabeth Mullens

Accountant
Geraldyne Eslinger

Secretaries
Margie Mutz
Helen Starkey

Stenographers
Jere Davis
Adys Tucker

Financial Examiner Trainees
Carl Lee Doss
Tina Hargis
Prentice Henley
Sherbie Kiffin
Terri Moses
William C. Smith
John L. Wood

FUNCTIONS OF THE STATE BANKING DEPARTMENT

Supervise all divisions under the jurisdiction of the Department.

Examine each state-chartered bank, trust company, uninsured savings and loan association, and credit union.

Each report of examination is typed and proofed, and a letter or criticism is written if conditions warrant.

Process all charter applications of the various divisions.

Process applications of banks for authority to exercise trust powers; increase or decrease capital stock, move bank, obtain perpetual charter; change number and par value of shares of capital stock; convert from a national bank to a state-chartered bank; change name; abandon trust powers; and other amendments to articles of incorporation as authorized by the Banking Board.

Conduct public hearings on bank charter applications and drive-in facility applications.

Conduct investigations on applications of state-chartered banks, trust companies, savings and loan associations, and credit unions.

Call for report of condition of each state-chartered bank at least four times annually. Consolidate reports of condition of banks' call reports semi-annually.

Call for report of income and dividends of each bank annually. Consolidate reports.

Call for report of condition of each savings and loan association semi-annually. Consolidate reports.

Call for report of condition of each credit union annually. Consolidate reports.

Issue money order licenses and renew licenses each year.

Process for review and comment each report of examination of state-chartered banks made by Federal examiners.

Process all documents used in the increasing of capital and amending of articles of incorporation of the various institutions under the supervision of the Banking Department.

Publish an annual report in accordance with the provisions of the Oklahoma Banking Code.

Register "Perpetual Care Cemeteries" and collect annual fee.

Conduct liquidations.

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1979)

D.F. VAN HORN, Acting
Chairman
State Bank Commissioner
Oklahoma City

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1983)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1984)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1980)

ROBERT CLARK
President
First State Bank
Fairfax
(Term expires June 1, 1979)

H.W. RAY
Oklahoma City
(Term expires June 1, 1982)

STATE BANKING DEPARTMENT

D.F. VAN HORN, Acting Bank Commissioner

Banking Board
D.F. Van Horn, Acting Chairman
John T. Hannah, Member
George W. Lowry, Member
Don B. Donaldson, Member
Robert Clark, Member
H.W. Ray, Member

Savings & Loan Board
D.F. Van Horn, Acting Chairman
J.L. Stewart, Member
James. R. Harelson, Member
Keith L. Smith, Member
Thomas W. Brown, Member

Credit Union Board
D.F. Van Horn, Acting Chairman
Heber N. Grove, Member
Vestal Long, Member
Jack D. McCurdy, Member
Vestal D. Avery, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licenses	Perpetual Care Cemeteries
No.	293	7	29	56	5	28
Examiners	27	1*	1*	1*	0	0
Office			6			

As of June 30, 1979

*One Examiner for Trust Companies, Savings & Loan Associations and Credit Unions

COMPARATIVE STATEMENT OF RECEIPTS & DISBURSEMENTS
of the
STATE BANKING DEPARTMENT

	Fiscal 1978-79	Fiscal 1977-78	Fiscal 1976-77	Fiscal 1975-76	Fiscal 1974-75
RECEIPTS					
Banks	$802,804.20	$701,142.68	$605,447.84	$548,963.21	$474,051.18
Savings & Loan Associations	18, 168.08	19,625.88	14,933.42	13,689.13	15,101.69
Charter & Drive-in Applications	21,500.00	14,000.00	21,000.00	23,000.00	22,000.00
Credit Unions	82,836.26	89,515.06	61,116.93	54,971.65	53,411.21
Money Order Licenses	1,410.00	875.00	1,200.00	1,830.00	2,130.00
Perpetual Care Cemeteries	135.00	245.00	155.00	95.00	140.00
TOTAL RECEIPTS	$926,853.54	$825,403.62	$703,853.19	$642,548.99	$566,834.08
APPROPRIATION					
Personal Services	661,360.00	579,350.00	522,650.00	475,102.00	415,25 .00
Operating Fund	190,612.00	183,088.00	177,687.00	151,352.00	138,17 .00
Total Appropriated Funds	851,972.00	762,438.00	700,337.00	626,454.00	553,423.00
Revolving Fund Allotment	34,370.00	21,500.00	10,000.00	10,000.00	15,000.00
	$886,342.00	$783,938.00	$710,337.00	$636,454.00	$568,423.00
Salaries & Operating Expenses	774,583.45	733,861.87	661,497.84	595,074.70	529,945.35
Net Cost to State (Disbursement in excess of receipts) (Receipts in excess of Disbursements)	$152,270.09	$ 91,541.75	$ 42,355.35	$ 47,474.20	$ 36,888.73

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, AND CREDIT UNIONS.
UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets As of June 30	(No.)	SAVINGS & LOAN ASSOCIATIONS Total Assets As of June 30	(No.)	CREDIT UNIONS Total Assets As of December 31	(No.)
1968	1,016,606,836.87	(202)	371,918,157.00	(28)	88,472,057.83	(55)
1969	1,153,063,464.12	(205)	391,026,026.00	(28)	100,684,027.25	(55)
1970	1,390,834,073.17	(221)	406,043,141.00	(29)	119,271,177.88	(56)
1971	1,778,935,232.98	(236)	471,568,151.00	(29)	145,615,132.23	(62)
1972	2,160,459,579.58	(242)	535,878,165.00	(28)	175,328,805.25	(64)
1973	2,578,613,101.42	(249)	630,993,081.35	(28)	196,717,850.10	(64)
1974	2,941,825,942.43	(257)	717,697,954.00	(27)	221,048,369.77	(63)
1975	3,369,042,655.36	(264)	480,999,703.00	(26)	267,889,519.46	(63)
1976	3,765,537,000.00	(272)	571,121,593.00	(27)	327,173,332.11	(58)
1977	4,356,868,000.00	(279)	705,319,013.00	(29)	411,379,806.56	(55)
1978	5,066,239,000.00	(285)	840,820,620.00	(30)	479,930,571.42	(54)
1979	5,869,739,000.00	(293)	969,063,169.00	(29)		

STATE CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1979

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Afton	Farmers State Bank in Afton, Oklahoma
Allen	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anardako Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Atoka	First Bank in Atoka
Barnsdall	Barnsdall State Bank
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Billings	The First State Bank in Billings
Binger	Binger Community Bank
Bixby	Citizens Security Bank & Trust Company
Bixby	Town and Country Bank (Federal Reserve-Kansas City)
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Blanchard	First State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank (Federal Reserve-Dallas)
Bristow	Community Bank
Broken Arrow	The Arkansas Valley State Bank
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Cache	First State Bank
Camargo	The First State Bank
Canton	Bank of Canton
Canute	The First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Cashion Community Bank
Catoosa	1st Bank of Catoosa
Cement	First State Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	Rogers County Bank
Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Comanche	The Security State Bank
Commerce	The First State Bank of Commerce

Covington	First State Bank
Coyle	Eighty Niner Bank of Coyle
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
Cyril	Cyril State Bank
Davenport	The Security State Bank
Davidson	First State Bank in Davidson
Del City	Del State Bank and Trust Company
Depew	Central Oklahoma Bank
Dill City	The Dill State Bank
Drummond	Bank of Drummond
Drumright	The Citizens Bank
Duke	Farmers & Merchants Bank
Duncan	First Bank & Trust Co.
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	Central State Bank
Eldorado	First State Bank (Federal Reserve-Kansas City)
Elgin	Bank of Elgin
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
Enid	Community Bank & Trust Company
Enid	Northwest Bank of Enid
Erick	First American Bank
Eufaula	Farmers & Merchants Bank
Fairfax	The First State Bank (Federal Reserve-Kansas City)
Fairview	Fairview State Bank (Federal Reserve-Kansas City)
Forgan	The First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Freedom	The Freedom State Bank
Gage	The First State Bank of Gage
Garber	Bank of Garber (Federal Reserve-Kansas City)
Glencoe	Glencoe State Bank
Goltry	First State Bank of Goltry
Gould	First State Bank (Federal Reserve-Kansas City)
Grandfield	First State Bank
Granite	Bank of Granite
Grove	Grand Lake Bank
Grove	State Bank of Grove
Guthrie	The First State Bank and Trust Company
Guymon	Bank of the Panhandle
Haileyville	The Bank of Haileyville
Harrah	First State Bank
Hartshorne	Bank of Hartshorne
Haskell	The First Bank of Haskell
Healdton	Bank of Healdton
Henryetta	American Exchange Bank
Hinton	First State Bank
Hobart	Home State Bank
Holdenville	Peoples State Bank & Trust Company
Hollis	First State Bank and Trust Company
Hopeton	The Hopeton State Bank
Hugo	The Citizens State Bank (Federal Reserve-Dallas)
Hulbert	First State Bank
Hunter	Bank of Hunter
Hydro	Bank of Hydro
Idabel	First State Bank of Idabel
Inola	Bank of Inola
Jay	The Delaware County Bank
Jenks	Bank of Commerce
Jet	First State Bank
Jones	First State Bank, Jones, Oklahoma
Ketchum	The First State Bank

Location	Name of Bank
Keyes	The First State Bank
Kingfisher	Kingfisher Bank and Trust Co.
Kingston	Texoma Bank
Konawa	Oklahoma State Bank
Kremlin	The Bank of Kremlin
Lamont	The State Exchange Bank
Langley	Bank of the Lakes
Lawton	Citizens Bank
Lawton	The Security Bank & Trust Company
Lawton	The Sheridan Bank and Trust Company
Lexington	First State Bank
Lindsay	American Exchange Bank, Lindsay, Oklahoma
Locust Grove	Bank of Locust Grove
Lone Grove	First Community Bank of Lone Grove
Lone Wolf	First State Bank
Madill	The Madill Bank and Trust Company
Mangum	The Guarantee State Bank
Mannford	Mannford State Bank
Marietta	Firstbank of Marietta
Marshall	Bank of Marshall
Maud	Citizens State Bank
McAlester	American Bank of Commerce
McLoud	The Bank of Commerce
Medford	Grant County Bank (Federal Reserve-Kansas City)
Meeker	Bank of Meeker (Federal Reserve-Kansas City)
Meno	Meno Guaranty Bank
Miami	Security Bank and Trust Company
Midwest City	Security Bank & Trust Company
Minco	The First American Bank
Mooreland	The Security State Bank
Morris	The Morris State Bank
Morrison	Citizens State Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	American Bank of Muskogee
Muskogee	City Bank, Muskogee, Oklahoma
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
Newcastle	Bank of Newcastle
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	American Exchange Bank & Trust Company
Norman	Norman Bank of Commerce
Oilton	First State Bank
Okarche	The First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	Allied Oklahoma Bank
Oklahoma City	American Bank of Commerce
Oklahoma City	Capitol Hill State Bank & Trust Company
Oklahoma City	Community Bank (Warr Acres)
Oklahoma City	The Crossroads State Bank
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Grant Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Medical Center State Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Republic Bank
Oklahoma City	Southeast Plaza Bank

Location	Name of Bank
Oklahoma City	Southwestern Bank & Trust Company
Oklahoma City	Union Bank and Trust Company
Oklahoma City	United Oklahoma Bank (Federal Reserve-Kansas City)
Oklahoma City	The Village Bank (The Village)
Oklahoma City	The Will Rogers Bank and Trust Company
Oologah	Lakeside State Bank
Owasso	First Bank of Owasso
Perkins	The Payne County Bank
Perry	Exchange Bank and Trust Company
Picher	*First State Bank, Picher, Oklahoma*
Piedmont	Rolling Hills State Bank
Ponca City	Security Bank & Trust Company of Ponca City, Oklahoma
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	American Bank of Oklahoma
Purcell	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Red Oak	The Bank of Red Oak
Ringling	Ringling State Bank
Rocky	The State Bank of Rocky
Roff	American Bank of Roff
Roosevelt	Sercurity State Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Salina	Lakeside Bank of Salina
Sand Springs	First Bank and Trust Company
Sand Springs	Sand Springs State Bank
Seminole	First State Bank
Sentinel	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Shidler State Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stillwater	University Bank
Stilwell	Bank of Commerce
Stonewall	First American Bank
Stratford	First American Bank
Stroud	The First State Bank
Sulphur	First-Oklahoma Bank & Trust Company
Sulphur	Sulphur Community Bank
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Talihina	The First State Bank in Talihina
Taloga	Dewey County State Bank
Tecumseh	The Farmers and Merchants Bank
Tecumseh	Tecumseh Bank
Temple	First State Bank in Temple (Federal Reserve-Kansas City)
Thomas	American State Bank
Tishomingo	First State Bank
Tonkawa	The Service Bank of Tonkawa
Tryon	Farmers & Merchants Bank
Tulsa	Admiral State Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Commerce and Trust Company
Tulsa	Bank of Tulsa
Tulsa	Boulder Bank and Trust Company

Location	Name of Bank
Tulsa	Brookside State Bank
Tulsa	City Bank and Trust Company
Tulsa	Community Bank & Trust Company
Tulsa	Eastland Bank
Tulsa	The F&M Bank & Trust Company
Tulsa	Harvard Tower Bank (Federal Reserve-Kansas City)
Tulsa	Mercantile Bank and Trust Company
Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa, Oklahoma
Tulsa	Republic Bank and Trust Company
Tulsa	Security Bank
Tulsa	Southwest Tulsa Bank
Tulsa	United Bank
Tulsa	Woodland Bank (Federal Reserve-Kansas City)
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens' Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Wagoner Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Warner	The Security Bank
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Waukomis State Bank
Waynoka	First State Bank
Weatherford	Security State Bank (Federal Reserve-Kansas City)
Webbers Falls	Webbers Falls State Bank
Welch	Welch State Bank of Welch, Okla.
Wellston	The Wellston State Bank
Westville	Peoples Bank
Wetumka	Bank of Commerce (Federal Reserve-Kansas City)
Wewoka	Security State Bank of Wewoka, Oklahoma
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Willow	The First State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
Woodward	The Bank of Woodward (Federal Reserve-Kansas City)
Woodward	The Stock Exchange Bank
Wright City	Wright City State Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company

Bank Membership as of June 30, 1979.

277 banks are members of the Federal Deposit Insurance Corporation, 11th Federal Reserve District, Dallas, Texas.

14 banks are members of the Federal Reserve System, 10th Federal Reserve District, Kansas City, Missouri.

2 banks are members of the Federal Reserve System, 11th Federal Reserve District, Dallas, Texas.

All state-chartered banks in Oklahoma are insured by the Federal Deposit Insurance Corporation.

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1978 TO JUNE 30, 1979

Total number of state banks as of June 30, 1978	285
New banks opened	4
Conversion of national banks to state banks	4
Conversion of state banks to national banks	0
Mergers	0
Banks closed	0
Total number of state banks as of June 30, 1979	293

NEW BANKS OPENED

First Community Bank of Lone Grove Lone Grove, Oklahoma Capital $250,000	Chartered September 20, 1978 Opened September 20, 1978 Surplus $250,000
Latimer State Bank Wilburton, Oklahoma Capital $300,000	Chartered April 9, 1979 Opened April 9, 1979 Surplus $200,000
American Bank of Roff Roff, Oklahoma Capital $200,000	Chartered April 26, 1979 Opened May 7, 1979 Surplus $100,000
Tecumseh Bank Tecumseh, Oklahoma Capital $300,000	Chartered May 14, 1979 Opened May 14, 1979 Surplus $300,000

CONVERSIONS

The First National Bank Coyle, Oklahoma		Eighty Niner Bank of Coyle December 1, 1978
The First National Bank Chattanooga, Oklahoma		The First Bank of Chattanooga January 3, 1979
The First National Bank Stratford, Oklahoma	to	First American Bank January 12, 1979
The First National Bank Elk City, Oklahoma		Bank of Western Oklahoma February 1, 1979

CHANGE IN NAME

Community State Bank Bristow, Oklahoma		Community Bank January 2, 1979
The Bank of Bixby Bixby, Oklahoma		Town and Country Bank January 2, 1979
Case State Bank Stonewall, Oklahoma	to	First American Bank January 2, 1979
Shepherd Mall State Bank Oklahoma City, Oklahoma		Allied Oklahoma Bank April 12, 1979

INCREASES IN CAPITAL
June 30, 1978 to June 30, 1979

July 17, 1978	First State Bank, Watonga $225,000 to $270,000
July 20, 1978	The Crossroads State, Oklahoma City $400,000 to $525,000
July 25, 1978	Bank of Canton, Canton $150,000 to $200,000
July 28, 1978	Guaranty Bank & Trust Co., Oklahoma City $1,000,000 to $1,250,000
August 22, 1978	Spencer State Bank, Spencer $225,000 to $337,500
August 25, 1978	Commercial Bank & Trust Company, Muskogee $1,518,000 to $1,759,000
August 28, 1978	Case State Bank, Stonewall $275,000 to $400,000
September 29, 1978	Farmers State Bank, Allen $160,000 to $400,000
October 3, 1978	Bank of Healdton, Healdton $300,000 to $400,000
October 13, 1978	Chickasha Bank & Trust Company $300,000 to $525,000
October 17, 1978	Citizens Bank, Lawton $375,000 to $562,500
October 27, 1978	First Wagoner Bank & Trust Company, Wagoner $500,000 to $675,000
November 2, 1978	Sequoyah State Bank, Muldrow $125,000 to $155,000
November 14, 1978	Grant Square Bank & Trust Company, Oklahoma City $1,050,000 to $1,575,000
November 14, 1978	Fairview State Bank, Fairview $250,000 to $500,000
November 17, 1978	Oklahoma State Bank & Trust Company, Vinita $400,000 to $600,000
November 27, 1978	First State Bank, Pond Creek $150,000 to $200,000
January 2, 1979	City Bank, Muskogee $312,500 to $625,000
January 2, 1979	Town and Country Bank, Bixby $300,000 to $400,000
January 2, 1979	Security Bank, Tulsa $405,000 to $810,000
January 4, 1979	Bank of Quapaw, Quapaw $25,000 to $50,000
January 26, 1979	Bank of Locust Grove, Locust Grove $100,000 to $150,000
January 29, 1979	Spiro State Bank, Spiro $220,000 to $300,000

January 29, 1979	Farmers & Merchants Bank, Tryon $50,000 to $75,000
January 29, 1979	Firstbank of Marietta, Marietta $300,000 to $400,000
February 1, 1979	Founders Bank & Trust Company, Oklahoma City $900,000 to $1,800,000
February 1, 1979	Dewey County State Bank, Taloga $150,000 to $250,000
February 5, 1979	Union Bank & Trust, Bartlesville $1,000,000 to $2,000,000
February 5, 1979	Farmers & Merchants Bank, Eufaula $150,000 to $200,000
February 9, 1979	Citizens Bank & Trust Company, Ada $333,825 to $822,825
February 15, 1979	First State Bank, Hinton $200,000 to $300,000
February 15, 1979	First State Bank, Altus $200,000 to $400,000
February 22, 1979	Wilburton State Bank, Wilburton $300,000 to $500,000
February 22, 1979	Bank of Commerce, Jenks $216,500 to $270,000
February 23, 1979	Citizens' Bank, Velma $100,000 to $150,000
March 9, 1979	Oklahoma State Bank, Ada $800,000 to $1,200,000
March 12, 1979	American Bank & Trust, Edmond $260,000 to $390,000
March 19, 1979	Durant Bank & Trust Company, Durant $910,000 to $1,820,000
March 20, 1979	Fort Gibson State Bank, Fort Gibson $156,000 to $190,000
March 26, 1979	Poteau State Bank, Poteau $510,000 to $1,275,000
March 26, 1979	Exchange Bank and Trust Company, Perry $500,000 to $1,000,000
March 30, 1979	Oklahoma State Bank, Konawa $250,000 to $400,000
April 2, 1979	Sulphur Community Bank, Sulphur $300,000 to $400,000
April 19, 1979	Bank of Chelsea, Chelsea $150,000 to $200,000
April 24, 1979	First State Bank, Keyes $100,000 to $200,000
May 1, 1979	First State Bank, Picher $25,000 to $50,000
May 3, 1979	Commercial Bank & Trust Company, Muskogee $1,759,000 to $2,000,000

May 15, 1979	Atoka State Bank, Atoka $300,000 to $750,000
June 5, 1979	Will Rogers Bank & Trust Company, Oklahoma City $300,000 to $500,000
June 5, 1979	Union Bank & Trust Company, Oklahoma City $1,921,875 to $2,402, 345
June 6, 1979	First Security Bank & Trust Company, Oklahoma City $500,000 to $700,000
June 6, 1979	Farmers State Bank, Quinton $150,000 to $450,000
June 14, 1979	Bank of Commerce & Trust Company, Tulsa $3,000,000 to $3,600,000
June 26, 1979	Walters Bank and Trust Company, Walters $320,000 to $360,000

CHARTER APPLICATIONS

Number of applications filed (June 30, 1978 to June 30, 1979	4
Applications withdrawn	0
Number of charter hearings conducted	3
Charters approved	2
Charters denied	1
Decisions appealed	1
Applications pending	1

PERPETUAL CHARTERS
ISSUED SUBSEQUENT TO THE ENACTMENT OF THE OKLAHOMA BANKING CODE OF 1965
(as of June 30, 1979)

Location	Name of Bank	Approved
Ada	Citizens Bank & Trust Company of Ada	April 10, 1973
Ada	Oklahoma State Bank, Ada, Oklahoma	April 20, 1977
Afton	Farmers State Bank in Afton, Oklahoma	November 25, 1970
Allen	Farmers State Bank	August 28, 1967
Altus	First State Bank of Altus	July 20, 1971
Alva	Alva State Bank & Trust Company	August 28, 1967
Anadarko	Anadarko Bank and Trust Company	May 22, 1968
Anadarko	First State Bank	January 20, 1970
Arapaho	Custer County State Bank	March 2, 1977
Ardmore	Lincoln Bank & Trust Company	April 28, 1969
Arnett	Farmers and Merchants Bank	December 28, 1970
Atoka	The Atoka State Bank	*August 18, 1906
Atoka	First Bank in Atoka	January 15, 1970
Bartlesville	Union Bank and Trust, Bartlesville, Oklahoma	February 20, 1975
Beaver	The Bank of Beaver City	January 13, 1967
Beaver	The First Security Bank	May 10, 1977
Beggs	The Bank of Beggs	January 19, 1972
Billings	The First State Bank in Billings	January 17, 1974
Binger	Binger Community Bank	January 12, 1970
Bixby	Citizens Security Bank & Trust Company	June 6, 1973
Bixby	Town and Country Bank	January 2, 1979
Blackwell	Security Bank and Trust Company	January 9, 1968
Blair	Peoples State Bank	January 24, 1975
Blanchard	First State Bank	December 27, 1967
Bokchito	The First State Bank	April 7, 1972
Boise City	The First State Bank	November 27, 1973
Boswell	Boswell State Bank	September 25, 1967
Bristow	Community Bank	January 2, 1979
Broken Arrow	The Arkansas Valley State Bank	March 31, 1971
Broken Bow	American State Bank	December 12, 1977
Broken Bow	1st Bank & Trust	August 23, 1972
Buffalo	Oklahoma State Bank	February 3, 1969
Burns Flat	Washita State Bank	September 26, 1977
Cache	First State Bank	November 1, 1968
Camargo	The First State Bank	September 23, 1970
Canton	Bank of Canton	April 9, 1970
Canute	The First State Bank	August 29, 1966
Carnegie	The Farmers Bank	July 1, 1970
Carney	The Carney State Bank	June 30, 1971
Cashion	Cashion Community Bank	May 22, 1972
Catoosa	1st Bank of Catoosa	April 4, 1974
Cement	First State Bank	October 28, 1968
Chattanooga	The First Bank of Chattanooga	January 3, 1979
Chelsea	Bank of Chelsea	*March 28, 1903
Cherokee	Alfalfa County Bank	February 1, 1977
Cherokee	Farmers Exchange Bank	November 5, 1973
Cheyenne	Security State Bank	January 19, 1967
Chickasha	Chickasha Bank & Trust Company	April 12, 1977
Choctaw	Choctaw State Bank	February 27, 1974
Chouteau	Bank of Commerce	March 26, 1968
Claremore	Rogers County Bank	January 27, 1967
Clayton	Clayton State Bank	May 10, 1967
Cleo Springs	Cleo State Bank	September 26, 1969
Clinton	Oklahoma Bank and Trust Company	May 18, 1971
Collinsville	American Exchange Bank	March 17, 1967

Location	Name of Bank	Approved
Comanche	The Security State Bank	June 22, 1970
Commerce	The First State Bank of Commerce	February 2, 1967
Covington	First State Bank	March 31, 1967
Coyle	Eighty Niner Bank of Coyle	December 1, 1978
Crescent	The Bank of Crescent	January 24, 1969
Crescent	Farmers & Merchants Bank	March 8, 1967
Cyril	Cyril State Bank	January 22, 1973
Davenport	The Security State Bank	June 27, 1969
Davidson	First State Bank in Davidson	March 22, 1977
Del City	Del State Bank and Trust Company	October 7, 1977
Depew	Central Oklahoma Bank	December 1, 1977
Dill City	The Dill State Bank	December 31, 1969
Drummond	Bank of Drummond	September 29, 1966
Drumright	The Citizens Bank	June 21, 1966
Duke	Farmers & Merchants Bank	October 23, 1974
Duncan	First Bank & Trust Co.	January 3, 1972
Durant	The Durant Bank & Trust Company	January 13, 1967
Edmond	American Bank and Trust	November 29, 1973
Edmond	Central State Bank	April 2, 1976
Eldorado	First State Bank	November 19, 1971
Elgin	Bank of Elgin	August 10, 1972
Elk City	Bank of Western Oklahoma	February 1, 1979
Elmore City	First State Bank	*December 27, 1907
Enid	Community Bank & Trust Company	March 24, 1975
Enid	Northwest Bank of Enid	November 1, 1973
Erick	First American Bank	April 11, 1972
Eufaula	Farmers & Merchants Bank	November 21, 1968
Fairview	Fairview State Bank	December 19, 1972
Forgan	The First State Bank	December 18, 1969
Fort Cobb	Washita Valley Bank	March 11, 1968
Fort Gibson	Fort Gibson State Bank	May 15, 1973
Freedom	The Freedom State Bank	December 31, 1968
Gage	The First State Bank of Gage	February 19, 1975
Garber	Bank of Garber	February 14, 1966
Glencoe	Glencoe State Bank	November 30, 1967
Goltry	First State Bank of Goltry	May 19, 1967
Gould	First State Bank	June 18, 1974
Grandfield	First State Bank	January 25, 1971
Granite	Bank of Granite	January 3, 1966
Grove	Grand Lake Bank	July 9, 1975
Grove	State Bank of Grove	January 23, 1969
Guthrie	The First State Bank and Trust Company	October 30, 1967
Guymon	Bank of the Panhandle	October 5, 1976
Haileyville	The Bank of Haileyville	*February 25, 1902
Harrah	First State Bank	May 9, 1972
Hartshorne	Bank of Hartshorne	December 8, 1970
Haskell	The First Bank of Haskell	March 2, 1970
Healdton	Bank of Healdton	December 31, 1969
Henryetta	American Exchange Bank	April 12, 1977
Hinton	First State Bank	December 23, 1971
Hobart	Home State Bank	April 26, 1972
Holdenville	Peoples State Bank & Trust Company	July 27, 1972
Hollis	First State Bank and Trust Company	January 22, 1969
Hopeton	The Hopeton State Bank	January 21, 1970
Hugo	The Citizens State Bank	January 21, 1975
Hulbert	First State Bank	June 27, 1969
Hunter	Bank of Hunter	February 12, 1974
Hydro	Bank of Hydro	April 4, 1972
Idabel	First State Bank of Idabel	August 31, 1967
Inola	Bank of Inola	May 4, 1973
Jay	The Delaware County Bank	January 19, 1969

Location	Name of Bank	Approved
Jenks	Bank of Commerce	February 17, 1971
Jet	First State Bank	February 1, 1972
Jones	First State Bank, Jones, Oklahoma	June 13, 1966
Ketchum	The First State Bank	April 27, 1967
Keyes	The First State Bank	April 21, 1970
Kingfisher	Kingfisher Bank and Trust Co.	December 27, 1967
Kingston	Texoma Bank	February 21, 1974
Konawa	Oklahoma State Bank	February 2, 1971
Kremlin	The Bank of Kremlin	October 13, 1970
Lamont	The State Exchange Bank	June 16, 1966
Langley	Bank of the Lakes	October 26, 1976
Lawton	Citizens Bank	April 3, 1978
Lawton	The Security Bank & Trust Company	December 16, 1969
Lawton	The Sheridan Bank and Trust Company	August 18, 1972
Lexington	First State Bank	February 27, 1975
Lindsay	American Exchange Bank, Lindsay, Oklahoma	January 11, 1973
Locust Grove	Bank of Locust Grove	February 21, 1969
Lone Grove	First Community Bank of Lone Grove	September 20, 1978
Lone Wolf	First State Bank	January 23, 1976
Madill	The Madill Bank and Trust Company	September 10, 1974
Mangum	The Guarantee State Bank	November 23, 1966
Mannford	Mannford State Bank	*September 11, 1905
Marietta	Firstbank of Marietta	February 1, 1972
Marshall	Bank of Marshall	November 29, 1972
Maud	Citizens State Bank	April 24, 1972
McAlester	American Bank of Commerce	February 1, 1971
McLoud	The Bank of Commerce	November 2, 1970
Medford	Grant County Bank	January 16, 1967
Meeker	Bank of Meeker	March 31, 1967
Meno	Meno Guaranty Bank	March 21, 1966
Miami	Security Bank and Trust Company	January 21, 1969
Midwest City	Security Bank & Trust Company	March 16, 1972
Minco	The First American Bank	August 3, 1970
Mooreland	The Security State Bank	June 6, 1967
Morris	The Morris State Bank	October 23, 1967
Morrison	Citizens State Bank	February 17, 1966
Muldrow	Sequoyah State Bank of Muldrow	October 21, 1970
Mulhall	Oklahoma State Bank	March 5, 1975
Muskogee	American Bank of Muskogee	April 6, 1970
Muskogee	City Bank, Muskogee, Oklahoma	July 3, 1973
Muskogee	Commercial Bank & Trust Company	August 31, 1970
Mustang	The First Mustang State Bank	October 31, 1968
Newcastle	Bank of Newcastle	August 15, 1974
Nicoma Park	Park State Bank	January 17, 1974
Noble	First State Bank	February 14, 1974
Norman	American Exchange Bank & Trust Company	March 1, 1967
Norman	Norman Bank of Commerce	December 15, 1972
Okarche	The First Bank of Okarche	February 7, 1969
Okeene	State Guaranty Bank	April 4, 1975
Okemah	The Citizens State Bank	December 22, 1970
Oklahoma City	Allied Oklahoma Bank	April 12, 1979
Oklahoma City	American Bank of Commerce	October 5, 1970
Oklahoma City	Capitol Hill State Bank & Trust Company	February 14, 1973
Oklahoma City	Community Bank (Warr Acres)	July 1, 1977
Oklahoma City	The Crossroads State Bank	August 29, 1975
Oklahoma City	First Security Bank and Trust Company	March 1, 1977
Oklahoma City	Founders Bank & Trust Company	February 4, 1970
Oklahoma City	Grant Square Bank and Trust Company	January 22, 1970
Oklahoma City	Guaranty Bank & Trust Co.	March 9, 1970
Oklahoma City	Medical Center State Bank	February 7, 1973
Oklahoma City	Nichols Hills Bank	September 23, 1975
Oklahoma City	Northwest Bank	November 3, 1969
Oklahoma City	Republic Bank	February 19, 1975

Location	Name of Bank	Approved
Oklahoma City	Southeast Plaza Bank	April 11, 1975
Oklahoma City	Southwestern Bank & Trust Company	April 10, 1969
Oklahoma City	Union Bank and Trust Company	December 30, 1976
Oklahoma City	United Oklahoma Bank	April 25, 1977
Oklahoma City	The Village Bank	February 27, 1970
Oklahoma City	The Will Rogers Bank and Trust Company	January 5, 1972
Oologah	Lakeside State Bank	February 2, 1976
Owasso	First Bank of Owasso	January 2, 1970
Perkins	The Payne County Bank	January 3, 1968
Perry	Exchange Bank and Trust Company	June 1, 1973
Piedmont	Rolling Hills State Bank	November 17, 1975
Ponca City	Security Bank & Trust Company of Ponca City, Oklahoma	October 5, 1971
Pond Creek	The First State Bank	July 22, 1966
Poteau	Poteau State Bank	September 9, 1970
Pryor	American Bank of Oklahoma	November 2, 1970
Purcell	First American Bank and Trust Company	March 23, 1967
Quapaw	The Bank of Quapaw	*October 7, 1907
Quinton	The Farmers State Bank	January 17, 1969
Red Oak	The Bank of Red Oak	March 7, 1966
Ringling	Ringling State Bank	April 1, 1971
Rocky	The State Bank of Rocky	January 16, 1973
Roff	American Bank of Roff	April 26, 1979
Roosevelt	Security State Bank	February 9, 1976
Ryan	Peoples Bank and Trust Company	*February 5, 1906
Salina	Lakeside Bank of Salina	June 12, 1973
Sand Springs	First Bank and Trust Company	May 26, 1970
Sand Springs	Sand Springs State Bank	June 14, 1977
Seminole	First State Bank	*December 17, 1907
Sentinel	Southwest State Bank	July 1, 1970
Shawnee	First State Bank & Trust Company of Shawnee	June 14, 1976
Shidler	Shidler State Bank	July 13, 1971
Skiatook	The Exchange Bank	January 22, 1968
Snyder	Bank of the Wichitas	September 1, 1971
Spencer	The Spencer State Bank	November 23, 1966
Spiro	Spiro State Bank	August 30, 1966
Stillwater	University Bank	June 1, 1971
Stilwell	Bank of Commerce	January 25, 1971
Stonewall	First American Bank	January 2, 1979
Stratford	First American Bank	January 12, 1979
Stroud	The First State Bank	March 24, 1970
Sulphur	First-Oklahoma Bank & Trust Company	February 15, 1972
Sulphur	Sulphur Community Bank	March 25, 1974
Tahlequah	First State Bank	May 18, 1977
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma	March 26, 1968
Talihina	The First State Bank in Talihina	November 4, 1970
Taloga	Dewey County State Bank	January 9, 1971
Tecumseh	The Farmers and Merchants Bank	April 15, 1974
Tecumseh	Tecumseh Bank	May 14, 1979
Temple	First State Bank in Temple	April 12, 1977
Thomas	American State Bank	May 12, 1966
Tishomingo	First State Bank	December 9, 1971
Tonkawa	The Service Bank of Tonkawa	October 3, 1968
Tryon	Farmers & Merchants Bank	June 6, 1967
Tulsa	Admiral State Bank	May 15, 1972
Tulsa	American Bank of Tulsa	October 13, 1971
Tulsa	American State Bank	November 9, 1970
Tulsa	Bank of Commerce and Trust Company	November 21, 1977
Tulsa	Bank of Tulsa	March 10, 1977
Tulsa	Boulder Bank and Trust Company	January 11, 1967
Tulsa	Brookside State Bank	February 2, 1967
Tulsa	City Bank and Trust Company	January 2, 1970
Tulsa	Community Bank & Trust Company	July 17, 1975
Tulsa	Eastland Bank	May 31, 1977

Location	Name of Bank	Approved
Tulsa	The F&M Bank & Trust Company	February 2, 1971
Tulsa	Harvard Tower Bank	December 23, 1977
Tulsa	Mercantile Bank and Trust Company	April 1, 1971
Tulsa	North Side State Bank	June 21, 1966
Tulsa	Peoples State Bank, Tulsa, Oklahoma	*January 22, 1907
Tulsa	Republic Bank and Trust Company	May 10, 1974
Tulsa	Security Bank	January 7, 1974
Tulsa	Southwest Tulsa Bank	October 24, 1975
Tulsa	United Bank	November 5, 1973
Tulsa	Woodland Bank	May 7, 1976
Tuttle	The Bank of Tuttle	February 28, 1973
Union City	The Bank of Union	November 5, 1965
Valliant	First State Bank	February 19, 1969
Velma	Citizens' Bank	April 30, 1969
Verden	The Bank of Verden	March 2, 1970
Vian	Vian State Bank	December 5, 1967
Vici	Bank of Vici	April 7, 1971
Vinita	Oklahoma State Bank & Trust Company	August 18, 1972
Wagoner	The American Bank	November 18, 1971
Wagoner	First Wagoner Bank and Trust Company	June 8, 1970
Wakita	Citizens Bank of Wakita	April 11, 1969
Walters	Walters Bank and Trust Company	August 3, 1976
Warner	The Security Bank	February 26, 1969
Watonga	First State Bank	August 19, 1974
Watonga	Watonga State Bank	February 2, 1966
Waukomis	Waukomis State Bank	May 30, 1973
Weatherford	Security State Bank	January 25, 1968
Webbers Falls	Webbers Falls State Bank	June 5, 1970
Welch	Welch State Bank of Welch, Okla.	May 7, 1968
Wellston	The Wellston State Bank	January 11, 1966
Westville	Peoples Bank	January 12, 1970
Wetumka	Bank of Commerce	February 13, 1973
Wilburton	Latimer State Bank	April 9, 1979
Wilburton	Wilburton State Bank	December 30, 1976
Willow	The First State Bank	January 30, 1973
Wilson	The Bank of Wilson	January 28, 1971
Wister	The First State Bank	January 22, 1970
Woodward	The Bank of Woodward	January 22, 1968
Woodward	The Stock Exchange Bank	September 25, 1967
Wright City	Wright City State Bank	April 25, 1973
Wyandotte	Bank of Wyandotte	*December 23, 1907
Wynnewood	The State Bank of Wynnewood	June 1, 1978
Yale	First Bank and Trust Company	January 4, 1971

*Indian Territory Charter

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business
December 31, 1978

Number of Banks Reporting - 287 All Dollar amounts are rounded to the nearest thousand	With Call of June 30, 1978 285 Banks Reporting	Increase	Decrease
ASSETS			
Cash and Due from Banks	$ 503,586	$ 66,311	
U.S. Treasury Securities	586,941	12,121	
Obligations of Other U.S. Agencies	96,272		880
Obligations of States & Political Subdivisions	796,487	47,364	
Other Securities	29,712	1,038	
Federal Funds Sold	166,612		20,684
Loans - Net	3,055,268	239,156	
Direct Lease Financing	21,893	363	
Bank Premises - F&F	89,137	5,507	
Other Real Estate Owned	10,261	2,841	
Other Assets	71,820	8,613	
TOTAL ASSETS	$5,427,989	$361,750	
LIABILITIES			
Demand Deposits	$1,559,588	$114,893	
Time & Savings Deposits	2,582,134	159,014	
Deposits of U.S. Government	25,102		23,332
Deposits of States & Political Subdivisions	569,649	12,728	
All Other Deposits	43,008	11,451	
Certified and Officers Checks	58,950	2,216	
TOTAL DEPOSITS	$4,838,431	$276,970	
Federal Funds Purchased	59,917	33,562	
Other Liabilities for Borrowed Money	15,119	14,944	
Mortgage Indebtedness	2,638	419	
Other Liabilities	56,043	10,813	
TOTAL LIABILITIES	$4,972,148	$336,708	
Subordinated Notes and Debentures	30,675	524	
EQUITY CAPITAL			
Preferred Stock	500		
Common Stock	111,188	4,576	
Surplus	133,875	8,593	
Undivided Profits	179,603	11,349	
TOTAL EQUITY CAPITAL	$ 425,166	$ 24,518	
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$5,427,989	$361,750	

	12-31-78	6-30-78	12-31-77
Percentage of Total Capital to Total Assets	7.83%	7.91%	7.70%
Percentage of Total Capital to Total Deposits	8.79%	8.78%	8.53%
Percentage of Total Loans to Total Deposits	63.15%	61.74%	59.33%
Percentage of Cash Reserves to Total Deposits	10.41%	9.59%	11.37%

CONSOLIDATED STATEMENT

Conditions of Oklahoma State Banks at the close of business
June 30, 1979

Number of Banks Reporting - 293
All Dollar amounts are rounded to the nearest thousand

	With Call of Dec. 31, 1978 287 Banks Reporting	Increase	Decrease
ASSETS			
Cash and Due from Banks	$ 509,202	$ 5,616	
U.S. Treasury Securities	633,046	46,105	
Obligations of Other U.S. Agencies	113,060	16,788	
Obligations of States and Political Subdivisions	830,730	34,243	
All Other Securities	28,674		1,038
Federal Funds Sold	258,723	92,111	
Loans - Net	3,290,883	235,615	
Direct Lease Financing	19,937		1,956
Bank Premises - F&F	95,413	6,276	
Other Real Estate Owned	8,307		1,954
Other Assets	80,764	8,944	
TOTAL ASSETS	$5,868,739	$440,750	
LIABILITIES			
Demand Deposits	1,640,681	81,093	
Time & Savings Deposits	2,826,621	244,487	
Deposits of U.S. Government	17,721		7,381
Deposits of States & Political Subdivisions	647,529	77,880	
All other Deposits	49,107	6,099	
Certified and Officers Checks	63,131	4,181	
TOTAL DEPOSITS	$5,244,790	$406,359	
Federal Funds Purchased	38,980		20,937
Other Liabilities for Borrowed Money	19,312	4,193	
Mortgage Indebtedness	2,628		10
Other Liabilities	60,853	4,810	
TOTAL LIABILITIES	$5,366,563	$394,415	
Subordinated Notes and Debentures	30,752	77	
EQUITY CAPITAL			
Preferred Stock	$ 590	$ 90	
Common Stock	121,807	10,619	
Surplus	145,713	11,838	
Undivided Profits & Capital Reserves	203,314	23,711	
TOTAL EQUITY CAPITAL	$ 471,424	$ 46,258	
TOTAL LIABILITIES, DEBENTURES AND EQUITY CAPITAL	$5,868,739	$440,750	

	6-30-79	12-31-78	6-30-78
Percentage of Total Capital to Total Assets	8.03%	7.83%	7.91%
Percentage of Total Capital to Total Deposits	8.99%	8.79%	8.78%
Percentage of Total Loans to Total Deposits	62.75%	63.15%	61.74%
Percentage of Cash Reserves to Total Deposits	9.71%	10.41%	9.59%

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA
(As of June 30, 1979)

D.F. VAN HORN, Acting
Chairman
State Bank Commissioner
Oklahoma City

DON B. DONALDSON
President
Union Bank and Trust
Bartlesville
(Term expires June 1, 1983)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1984)

GEORGE W. LOWRY
President
Oklahoma Bank and Trust Company
Clinton
(Term expires June 1, 1980)

ROBERT CLARK
President
First State Bank
Fairfax
(Term expires June 1, 1979)

H.W. RAY
Oklahoma City
(Term expires June 1, 1982)

TRUST COMPANIES

Albright Title & Trust Company . . . . . Newkirk
American First Title & Trust Company . . . . . Oklahoma City
Investors Trust Company . . . . . Duncan
Pioneer Savings and Trust Company . . . . . Muskogee
Southwest Title & Trust Co., Inc. . . . . Oklahoma City
Republic Trust and Savings Company . . . . . Tulsa

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Six Trust Companies
at the close of business on December 31, 1978

ASSETS

1.	Cash and Due from banks	$ 5,008,058.67
2.	Notes, Loans & Other Receivables	24,093,798.90
3.	Stocks, Bonds, Securities & other investments	11,740,910.43
4.	Trust Company premises, furniture, fixtures and other assets representing trust company premises	691,832.29
5.	Other Real Estate	—
6.	Investments in subsidiaries	612,616.99
7.	Title records	390,000.00
8.	Other Assets	368,189.41
9.	TOTAL ASSETS	$42,905,406.69

LIABILITIES

10.	Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$25,938,139.29
11.	Certificates & Other Forms representing deposits of Government and Political Subdivisions	—
12.	Accounts Payable	287,588.25
13.	Notes Payable	901,447.78
14.	Custodial and Escrow Accounts Payable	2,235,918.76
15.	Reserve provision for taxes, interest, etc.	1,714,916.38
16.	Other Liabilities	524,442.84
17.	TOTAL LIABILITIES	$31,602,453.30

RESERVES ON LOANS & SECURITIES

18.	Reserves for bad debts losses on loans	$ 231,284.30
19.	Reserves for losses on securities	—
20.	TOTAL RESERVES ON LOANS & SECURITIES	$ 231,284.30

CAPITAL ACCOUNTS

21.	Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	$ 50,000.00
22.	Preferred stock - total par value	50,000.00
23.	Common stock - total par value	3,600,000.00
24.	Surplus	3,605,623.73
25.	Undivided Profits	2,865,508.30
26.	Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	900,537.06
27.	TOTAL CAPITAL ACCOUNTS	$11,071,669.09
28.	TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$42,905,406.69

CONSOLIDATED STATEMENT

Report of Condition of Oklahoma's Six Trust Companies
at the close of business on June 30, 1979

ASSETS

1. Cash & Due from banks	$ 5,695,661.00
2. Notes, Loans & Other Receivables	28,910,765.00
3. Stocks, Bonds, Securities & other investments	18,993,421.00
4. Trust Comapny premises, furniture, fixtures and other assets representing trust company premises	1,017,329.00
5. Other Real Estate	–
6. Investments in subsidiaries	473,089.00
7. Title records	390,025.00
8. Other Assets	454,103.00
9. TOTAL ASSETS	$55,934,393.00

LIABILITIES

10. Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$37,412,882.00
11. Certificates & Other Forms representing deposits of Government and Political Subdivisions	–
12. Accounts Payable	419,687.00
13. Notes Payable	628,898.00
14. Custodial and Escrow Accounts Payable	3,232,666.00
15. Reserve provision for taxes, interest, etc.	321,371.00
16. Other Liabilities	1,081,185.00
17. TOTAL LIABILITIES	$43,096,689.00

RESERVES ON LOANS & SECURITIES

18. Reserves for bad debts losses on loans	$ 274,335.00
19. Reserves for losses on securities	–
20. TOTAL RESERVES ON LOANS & SECURITIES	$ 274,335.00

CAPITAL ACCOUNTS

21. Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	–
22. Preferred stock - total par value	–
23. Common stock - total par value	$ 3,650,000.00
24. Surplus	6,943,333.00
25. Undivided Profits	1,062,303.00
26. Reserves for contingencies and other capital reserves, including provisions for abstracting & title guarantees	907,733.00
27. TOTAL CAPITAL ACCOUNTS	$12,563,369.00
28. TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$55,934,393.00

SAVINGS & LOAN BOARD
STATE OF OKLAHOMA
(As of June 30, 1979)

D.F. VAN HORN, Acting
Chairman
State Bank Commissioner
Oklahoma City

KEITH L. SMITH
President
Great Western Savings & Loan Association
Oklahoma City
(Term expires April 17, 1981)

J.L. STEWART
President
Fairview Savings & Loan Association
Fairview
(Term expires April 17, 1981)

JAMES R. HARELSON
President
Duncan Savings & Loan Association
Duncan
(Term expires April 17, 1979)

THOMAS W. BROWN
Attorney at Law
Bartlesville
(Term expires April 7, 1980)

OKLAHOMA STATE CHARTERED SAVINGS & LOAN ASSOCIATIONS

Name of Association	Location
* Alva Savings & Loan Association	Alva
* American Savings & Loan Association	Anadarko
Lincoln Center Savings & Loan Association	Ardmore
Atoka Building & Loan Association	Atoka
* Home Savings & Loan Association	Bartlesville
* Peoples Savings & Loan Association	Bartlesville
* K-Grant Savings & Loan Association	Blackwell
* Grady County Savings & Loan Association	Chickasha
Checotah Building & Loan Association	Checotah
* First Savings & Loan Association of Claremore	Claremore
* Clinton Savings & Loan Association	Clinton
* Duncan Savings & Loan Association	Duncan
* Durant Savings & Loan Association	Durant
The Investors Savings & Loan Association of El Reno, Inc.	El Reno
* Fairview Savings & Loan Association	Fairview
* Guthrie Savings & Loan Association	Guthrie
* Kiamichi Savings & Loan Association	Hugo
* Home Savings & Loan Association	Lawton
* Miami Savings & Loan Association	Miami
* Victor Savings & Loan Association	Muskogee
* First Western Savings and Loan Association of Oklahoma City	Oklahoma City
* The Okmulgee Savings & Loan Association	Okmulgee
* Garvin County Savings & Loan Association	Pauls Valley
Pauls Valley Savings & Loan Association	Pauls Valley
* The Stillwater Savings & Loan Association	Stillwater
* Tahlequah Savings & Loan Association	Tahlequah
* The Watonga Savings & Loan Association	Watonga
* Northwest Savings & Loan Association of Woodward	Woodward
* Woodward Savings & Loan Association	Woodward

* Indicates Association insured by the Federal Savings & Loan Insurance Corporation

Foreign Associations with Resident Agents in Oklahoma:

The Barber County Savings & Loan Association	Medicine Lodge, Kansas
Vernon Savings & Loan Association	Vernon, Texas

Savings and Loan Division, State Banking Department
Malco Building, 4100 Lincoln
Oklahoma City, Oklahoma

STATE-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1979

Location	Name of Association	Total Loans	Total Assets
Alva	Alva Savings and Loan Association	$ 14,855,288	$ 16,503,126
Anadarko	The American Savings and Loan Association	41,419,391	46,531,972
Ardmore	Lincoln Center Savings and Loan Assn.	5,746,057	6,927,996
Atoka	Atoka Building and Loan Association	113,270	156,189
Bartlesville	Home Savings and Loan Association	88,378,084	102,324,536
Bartlesville	Peoples Savings and Loan Association	46,672,588	51,729,945
Blackwell	K-Grant Savings and Loan Association	4,866,670	5,334,422
Checotah	Checotah Building and Loan Association	244,351	271,907
Chickasha	Grady County Savings & Loan Association	5,458,087	5,855,404
Claremore	First Savings & Loan Association of Claremore	8,006,458	8,430,524
Clinton	Clinton Savings and Loan Association	9,039,606	10,457,622
Duncan	Duncan Savings and Loan Association	48,680,063	52,359,637
Durant	Durant Savings and Loan Association	23,851,451	26,806,375
El Reno	The Investors' Savings and Loan Assn.	4,563,749	5,474,108
Fairview	Fairview Savings & Loan Association	12,918,208	14,430,700
Guthrie	Guthrie Savings and Loan Association	18,100,107	20,444,059
Hugo	Kiamichi Savings and Loan Association	4,010,814	4,566,553
Lawton	Home Savings and Loan Association	72,976,623	82,305,399
Miami	Miami Savings and Loan Association	34,588,108	37,992,146
Muskogee	Victor Savings and Loan Association	115,825,209	128,378,955
Oklahoma City	First Western Savings and Loan Association	111,294,427	121,569,041
Okmulgee	The Okmulgee Savings & Loan Assn.	4,221,292	5,125,656
Pauls Valley	Garvin County Savings & Loan Assn.	5,910,483	7,656,333
Pauls Valley	Pauls Valley Savings & Loan Assn.	1,191,430	1,274,539
Stillwater	The Stillwater Savings and Loan Assn.	67,965,581	74,592,336
Tahlequah	Tahlequah Savings and Loan Association	21,137,329	24,360,226
Watonga	The Watonga Savings and Loan Assn.	9,122,937	11,012,307
Woodward	Woodward Savings and Loan Association	14,215,687	15,461,501
Woodward	Northwest Savings & Loan Association	64,109,579	73,801,659
	TOTAL	$859,482,927	$962,135,173

STATE OF OKLAHOMA
(Corrected)
CONSOLIDATED STATEMENT OF SAVINGS AND LOAN ASSOCIATIONS
(State Chartered)
June 30, 1979

Number of Associations Reporting – 29

RESOURCES

MORTGAGE LOANS OUTSTANDING		
VA Loans	$ 22,791,587	
FHA-HUD	20,119,553	
Conventional Loans	765,575,027	
Mortgages, Participations, insured or guaranteed	25,905,481	
Mobile Home Loans	11,361,038	
Other Loans	13,730,241	
TOTAL LOANS		$859,482,927
REAL ESTATE		
Real Estate Owned - Net	1,558,123	
Real Estate Acquired for Investments	1,762,529	
TOTAL REAL ESTATE		3,320,652
CASH AND INVESTMENT SECURITIES		
Eligible for Liquidity	68,268,176	
Ineligible for Liquidity	5,284,774	
TOTAL CASH AND INVESTMENTS		73,552,950
FIXED ASSETS		
Office Buildings, F&F - Net	14,097,026	
TOTAL FIXED ASSETS		14,097,026
OTHER ASSETS		
Stock in the FHL Bank	7,536,300	
Prepaid Expenses	2,174,863	
Investments in Service Corp.	407,546	
Other Assets	1,562,909	
TOTAL OTHER ASSETS		11,681,618
TOTAL RESOURCES		$962,135,173

LIABILITIES

DEPOSITS AND SAVINGS ACCOUNTS	$798,679,171	
TOTAL DEPOSITS		$798,679,171
OTHER LIABILITIES		
FHL Bank Advances & Borrowed Money	82,079,396	
Accrued Interest and/or Dividends	3,442,688	
Accrued Taxes	581,403	
Accounts Payable	769,529	
Loans in Process	16,926,911	
Advances for Taxes & Insurance	5,914,432	
Other Liabilities	4,558,031	
TOTAL OTHER LIABILITIES		114,272,390
RESERVES		
General Reserves	29,283,353	
Other Reserves	926,118	
TOTAL RESERVES		30,209,471
SURPLUS AND UNDIVIDED PROFITS		
Undivided Profits	16,360,824	
Undistributed Income	2,613,317	
TOTAL SURPLUS & UNDIVIDED PROFITS		18,974,141
TOTAL LIABILITIES AND NET WORTH		$962,135,173

CREDIT UNION BOARD
STATE OF OKLAHOMA
(As of June 30, 1979)

D.F. VAN HORN, Acting
Chairman
State Bank Commissioner
Oklahoma City

VESTAL D. AVERY
Manager
Oklahoma Health Services Federal Credit Union
800 Northeast 13th Street
Oklahoma City
(Term expires October 11, 1981)

HEBER N. GROVE
Chief, Quality Management Division
Directorate of Distribution
Tinker Air Force Base
Midwest City
(Term expires October 11, 1979)

JACK D. McCURDY
Department Chief Engineering Personnel Relations
Western Electric Company, Inc.
Oklahoma City
(Term expires October 1, 1982)

VESTAL LONG
Retired
Norman, Oklahoma
(Term expires October 11, 1980)

Credit Union Division
State Banking Department
Malco Building
4100 Lincoln Boulevard

Oklahoma State-Chartered Credit Unions

Ada Federal Employees Credit Union
Post Office Box 1583
Ada, Oklahoma 74820

East Central Teachers Credit Union
East Central State College
Ada, Oklahoma 74820

Cooperative Employees Credit Union
Post Office Box 429
Anadarko, Oklahoma 73005

Oklahoma Postal Employees Credit Union
Post Office Box 1023
Ardmore, Oklahoma 73401

TRW Reda Employees Credit Union
Post Office Box 1181
Bartlesville, Oklahoma 74003

Southeastern Teachers Credit Union
Southeastern State College
Durant, Oklahoma 74701

El Reno (RIL) Credit Union
Post Office Box 344
El Reno, Oklahoma 73036

Enid Postal Employees Credit Union
Post Office Box 1375
Enid, Oklahoma 73701

McAlester Credit Union
Post Office Box 722
McAlester, Oklahoma 74501

Midwest City Memorial Hospital Credit Union
2825 Park Lawn
Midwest City, Oklahoma 74110

Muskogee District Telco Credit Union
Post Office Box 1463
Muskogee, Oklahoma 74401

Muskogee Iron Workers Credit Union
Post Office Box 188
Muskogee, Oklahoma 74401

NOME Credit Union
Post Office Box 370
Norman, Oklahoma 73069

Amalgamated Members Credit Union
Post Office Box 25548
Oklahoma City, Oklahoma 73125

Callahan Management Employees Credit Union
1203 Colcord Building
Oklahoma City, Oklahoma 73102

Capitol Credit Union
Post Office Box 53125, Capitol Station
Oklahoma City, Oklahoma 73105

D.P.W. Employees Credit Union
Post Office Box 53161
Oklahoma City, Oklahoma 73105

FAA Employees Credit Union
Post Office Box 26406
Oklahoma City, Oklahoma 73126

Federal Employees Credit Union
200 N.W. 5th, Room 354
Oklahoma City, Oklahoma 73101

Municipal Employees Credit Union
215 Civic Center Music Hall
Oklahoma City, Oklahoma 73102

O.E.A. Credit Union
4031 Lincoln Boulevard
Oklahoma City, Oklahoma 73105

OG&E Employees Credit Union
Post Office Box 1498
Oklahoma City, Oklahoma 73101

Oklahoma County Employees Credit Union
County Office Building
Oklahoma City, Oklahoma 73102

Oklahoma Highway Department Credit Union
200 Northeast 21st Street
Oklahoma City, Oklahoma 73105

OML Credit Union
201 Northeast 23rd Street
Oklahoma City, Oklahoma 73105

O.T. Employees Savings & Credit Union
Post Office Box 25548
Oklahoma City, Oklahoma 73125

Oklahoma RE&T Employees Credit Union
Post Office Box 11047
Oklahoma City, Oklahoma 73111

Public Health Credit Union
Northeast 10th & Stonewall
Oklahoma City, Oklahoma 73105

Scrivner Employees Credit Union
Post Office Box 26146
Oklahoma City, Oklahoma 73126

Teachers Credit Union
900 North Klein
Oklahoma City, Oklahoma 73106

Tinker Credit Union
P.O. Box 45750, Tinker Air Force Base
Oklahoma City, Oklahoma 73145

Conoco Employees (PC) Credit Union
Post Office Box 1267
Ponca City, Oklahoma 74601

Ponca City Employees Credit Union
Post Office Box 1450
Ponca City, Oklahoma 74601

ARMCO Credit Union
Post Office Box 281
Sand Springs, Oklahoma 74063

Fibercast Employees Credit Union
Post Office Box 968
Sand Springs, Oklahoma 74063

Allied Printing Trades Council Credit Union
2008 East 12th Place
Tulsa, Oklahoma 74104

C-E Credit Union
Post Office Box 1710
Tulsa, Oklahoma 74101

F.O.P. Credit Union
600 Civic Center
Tulsa, Oklahoma 74103

Fire Fighters Credit Union
401 East Fourth Street
Tulsa, Oklahoma 74120

Frisco Employees Credit Union
3356 Southwest Boulevard
Tulsa, Oklahoma 74107

H-H Employees Credit Union
Post Office Box 51298
Tulsa, Oklahoma 74151

WEOKIE Credit Union
8100 West Reno
Oklahoma City, Oklahoma 73125

Wilson Credit Union
P.O. Box 24001
Oklahoma City, Oklahoma 73124

Oklahoma Central Credit Union
Post Office Box 7644
Tulsa, Oklahoma 74105

Oklahoma Natural Employees Credit Union
Post Office Box 871
Tulsa, Oklahoma 74102

Oklahoma Steel Credit Union
Post Office Box 2709
Tulsa, Oklahoma 74101

Printing Industry Employees Credit Union
6539 East 31st Street
Tulsa, Oklahoma 74105

Sipes Employees Credit Union
Post Office Box 2807
Tulsa, Oklahoma 74101

Tulsa Federal Employees Credit Union
Post Office Box 267
Tulsa, Oklahoma 74103

Tulsa Negro Teachers Credit Union
Post Office Box 1623
Tulsa, Oklahoma 74120

Tulsa Teachers Credit Union
Post Office Box 3168
Tulsa, Oklahoma 74101

Tulsa Transit Credit Union
512 South Rockford
Tulsa, Oklahoma 74120

Williams Employees Credit Union
Post Office Box 3448
Tulsa, Oklahoma 74101

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
December 31, 1978

Location	Name of Credit Union	Total Loans	Total Assets
Ada	Ada Federal Employees Credit Union	$ 490,879.11	$ 503,258.20
Ada	East Central Teachers Credit Union	567,139.00	694,629.96
Anadarko	Cooperative Employees Credit Union	355,376.95	466,101.01
Ardmore	Oklahoma Postal Employees Credit Union	224,433.63	237,543.03
Bartlesville	TRW Reda Employees Credit Union	1,141,422.12	1,197,481.42
Durant	Southeastern Teachers Credit Union	615,748.52	688,258.26
El Reno	El Reno (RIL) Credit Union	2,290,667.37	2,786,958.11
Enid	Enid Postal Employees Credit Union	575,879.59	756,647.50
McAlester	McAlester Credit Union	485,046.80	520,267.16
Midwest City	Midwest City Memorial Hospital Credit Union	548,060.66	711,065.16
Muskogee	Muskogee District Telco Credit Union	1,601,886.81	1,667,511.10
Muskogee	Muskogee Iron Workers Credit Union	4,530.00	7,079.82
Norman	NOME Credit Union	286,530.47	338,264.90
Okla. City	Amalgamated Members Credit Union	272,879.89	290,822.37
Okla. City	Callahan Management Employees Credit Union	23,170.77	66,008.78
Okla. City	Capitol Credit Union	6,239,437.87	6,687,976.23
Okla. City	D.P.W. Employees Credit Union	7,504,215.19	11,726,369.50
Okla. City	FAA Employees Credit Union	29,439,535.67	31,926,627.96
Okla. City	Federal Employees Credit Union	7,800,777.56	8,874,508.94
Okla. City	Municipal Employees Credit Union	2,201,153.05	2,882,124.91
Okla. City	O.E.A. Credit Union	11,735,676.40	12,440,355.94
Okla. City	OG&E Employees Credit Union	1,858,029.19	2,232,749.72
Okla. City	Oklahoma County Employees Credit Union	315,672.05	388,030.06
Okla. City	Oklahoma Highway Department Credit Union	11,542,786.14	12,389,200.57
Okla. City	OML Credit Union	403,239.50	415,156.22
Okla. City	O.T. Employees Savings & Credit Union	304,436.57	442,495.97
Okla. City	Oklahoma RE&T Employees Credit Union	2,265,680.10	2,360,669.87
Okla. City	Public Health Credit Union	1,030,382.59	1,130,614.98
Okla. City	Scrivner Employees Credit Union	1,367,778.06	1,657,164.78
Okla. City	Teachers Credit Union	2,987,494.91	3,475,662.23
Okla. City	Tinker Credit Union	114,735,971.00	143,993,885.00
Okla. City	WEOKIE (Western Electric) Credit Union	17,602,161.76	19,448,720.49
Okla. City	Wilson Credit Union	4,584,716.32	5,476,686.97
Ponca City	Conoco Employees (PC) Credit Union	14,459,743.04	16,305,124.02
Ponca City	Ponca City Employees Credit Union	134,728.17	140,428.21
Pryor	Pryor Foundry, Inc. Credit Union	88,122.60	125,264.44
Sand Springs	ARMCO Credit Union	3,598,241.81	3,823,383.07
Sand Springs	Fibercast Employees Credit Union	50,444.30	70,955.28
Tulsa	Allied Printing Trades Council CU	564,773.30	568,812.52
Tulsa	C-E Credit Union	1,981,360.23	2,153,741.51
Tulsa	F.O.P. Credit Union	1,791,529.27	1,910,214.21
Tulsa	Fire Fighters Credit Union	3,769,413.39	4,309,225.77
Tulsa	Frisco Employees Credit Union	1,458,316.68	1,510,421.00
Tulsa	H-H Employees Credit Union	683,640.05	759,834.00
Tulsa	Oklahoma Central Credit Union	26,864,901.76	64,551,492.01
Tulsa	Oklahoma Natural Employees CU	7,749,455.68	7,890,398.56
Tulsa	Oklahoma Steel Credit Union	672,755.69	704,241.27
Tulsa	Printing Industry Employees CU	508,743.66	534,910.45
Tulsa	Sipes Employees Credit Union	387,373.97	403,797.68
Tulsa	Tulsa Federal Employees Credit Union	33,257,596.57	34,631,419.22
Tulsa	Tulsa Negro Teachers Credit Union	751,986.90	783,368.00
Tulsa	Tulsa Teachers Credit Union	40,373,814.70	53,884,411.63
Tulsa	Tulsa Transit Credit Union	428,022.99	472,437.44
Tulsa	Williams Employees Credit Union	5,050,836.51	5,515,794.01
	TOTAL	$378,028,596.89	$479,930,571.42

ANNUAL CONSOLIDATED REPORT OF CONDITION
STATE CHARTERED CREDIT UNIONS OF OKLAHOMA

December 31, 1978

Total Loans to Total Assets – 78.7%
Number of Credit Unions Reporting – 54

ASSETS

Cash and Due from Financial Institutions	$ 6,899,287.44
Total Loans - Less Valuation Reserve	378,028,596.89
Stocks, Bonds and Investments	86,965,722.82
Present Value, Furniture & Equipment	3,868,081.85
Other Resources	4,168,882.42
TOTAL ASSETS	$479,930,571.42

LIABILITIES AND CAPITAL

Owed to Others		$ 20,137,832.57
Owed to Members	$151,168,870.50	
Deposits & Shares	280,473,114.28	431,641,984.78
Undivided Profits		6,203,517.87
Total Reserves		21,947,236.20
TOTAL LIABILITIES, CAPITAL AND RESERVES		$479,930,571.42

PERPETUAL CARE CEMETERIES
(As of June 30, 1979)

Title 8, Chapter 6, § 166 . . . . . The owners of. . . . . .cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner. . . .

Cemetery	Location
Memorial Park of Ada, Inc.	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Association	Bartlesville
Bixby Cemetery Association	Bixby
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park Association	Edmond
Memorial Park Cemetery	Enid
Sunset Memorial Gardens	Lawton
Lexington Cemetery Association	Lexington
Arlington Memorial Park	Oklahoma City
Chapel Hill Memorial Gardens	Oklahoma City
Mount Moriah Burial Park	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Spring Creek Memorial Cemetery	Oklahoma City
Trice Hill Cemetery Association	Oklahoma City
Okmulgee Cemetery Association	Okmulgee
Rest Haven Memorial Park Association	Ponca City
Sunset Memorial Gardens	Ponca City
Resthaven Memorial Park	Shawnee
Hillcrest Memorial Gardens	Spencer
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Burial Park	Tulsa

MONEY ORDERS

Title 6, Chapter 5, § 2103 (a). . . . . No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner. . . .

Principals	Location
American Express Company	New York, New York
The Circle K Corporation	Phoenix, Arizona
Consumers Money Order Corporation of America	St. Louis, Missouri
Republic Money Orders, Inc.	Dallas, Texas
Travelers Express Company, Inc.	Minneapolis, Minnesota
Pioneer Savings and Trust Company	Oklahoma City